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(pruned)

2005 SEP 12 VICTORIA L. ANDERSON

September 8, 2005

Mr. John F. Carter, Director  
FDIC/San Francisco Regional Office  
25 Jessie Street @ Ecker Square Ste 2300  
San Francisco, CA 94105

Dear Mr. Carter:

It is my understanding that Wal-Mart has applied to open its own bank. I have been in the banking business for over 9 years and can't imagine why a retail superstore such as Wal-Mart would want to enter the banking industry. The presence of a Wal-Mart store puts the "small guy" virtually out of business and if they are allowed to enter the banking industry, it could very well change how banking transactions would be handled in the future.

Banks are a professional retail business that cater to all different types of people and circumstances. The customers are not just another person taking advantage of "falling prices", they are real people looking to get the best investment for their money.

The purpose of this letter is to ask you not to consider the approval of such an application from Wal-Mart. We do not need any more empty buildings that once housed other retail businesses that have failed due to Wal-Mart and their low prices.

Sincerely,

*Victoria L. Anderson*  
Victoria L. Anderson

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*"Let the words of my mouth and the meditation of my heart be acceptable in thy sight O Lord, my strength and my redeemer."*